

What is the State Loan Repayment Program (SLRP)?

New Hampshire, with its scenic vistas, numerous lakes, Presidential mountain ranges, 18 miles of coastline and thousands of acres of wilderness to enjoy outdoor activities and the quality of life that New Hampshire has to offer. It is a state people want to come to for a visit or to raise their families.

Nestled within this quaint state more than 200,000 residents live in medically underserved areas. These residents live not only in the far reaches of the North Country, but also in the city of Manchester. Access to physicians, dentists, and other healthcare providers is a challenge in these areas.

To help address this situation, the State of New Hampshire's Department of Health & Human Services has established the State Loan Repayment Program (SLRP) to encourage healthcare professionals to practice in New Hampshire's underserved areas. The mission of this program is to improve access to healthcare services throughout New Hampshire particularly for those who are uninsured.

#### Do I Qualify for SLRP?

The State Loan Program (SLRP) is a federalstate partnership to assist New Hampshire in addressing the health professional workforce shortages that cause disparities in access to health care. The purpose of the program is to increase the number of primary health care providers serving in New Hampshire's Health Professional Shortages Areas (HPSA), Medically Underserved Areas (MUA), and the Medically Underserved Population Areas (MUP). SLRP offers licensed health professionals an opportunity to work in medically underserved areas and to receive partial payment of their educational loans in exchange for their commitment to serving the uninsured, underinsured, Medicaid, and Medicare populations in New Hampshire.

The loan repayment is available to the healthcare professionals in the following fields.

**Primary Care:** physicians, nurse practitioners, physician assistants, and certified nurse mid-wives.

**Dental Health:** dentists and dental hygienists. **Mental Health:** clinical or counseling psychologists (PhD), licensed clinical social workers (MA, PhD), psychiatric nurse specialists, mental health counselors, licensed counselors (MA, PhD with major study in counseling).

The State of NH will offset undergraduate or graduate educational loans to F/T primary care physicians, dentists, & psychiatrics for \$75,000 for a 3-year commitment and eligible licensed healthcare professionals for \$45,000 for a 3-year commitment with an opportunity

#### What are other Conditions of the Program?

- Must be a citizen or national of the United States.
- Hold a current & unrestricted NH Medical License/Certification to practice in NH.
- Must work in a clinical practice at a public or non-profit private clinic located in either a HPSA or MUA/MUP designated area in New Hampshire.
- The healthcare practitioner's employer must serve the uninsured, Medicare, Medicaid, and have a sliding fee schedule in place.
- Applicant must be willing to commit to a 3 year contract (F/T) or a 2-year contract (P/T) with the State of New Hampshire.
- F/T must work 40 hours per week in patient care. A minimum of 32 hours per week must be spent in direct patient care (in an ambulatory setting). Eight hours/week may be spent on practice-related administrative activities.
- P/T must work between 20 to 32 hrs per week in a clinical patient care. Four hours may be spent on practice related administrative activities.
- Must charge for their professional services at the usual and customary prevailing rates for the area in which such services are provided. However, should a person be unable to pay the charge, the person shall be charged at a reduced rate or not charged any fee at all.
- Must not discriminate on the basis of the individual's ability to pay for primary health care services or on the basis that payment will be made through Medicare or Medicaid. (cont' back)

- Will not discriminate on the basis of the individual's ability to pay health care services or on the basis that payment will be made through Medicare or Medicaid.
- Must not breach a prior service obligation, even if you subsequently fulfilled the obligation to the federal, state or local government.
- Must not have a judgment lien against your property for a debt to the United States. Debtors with judgment liens for Federal debts are ineligible to receive Federal financial assistance.
- Have any Federal debt written off as not collectible or any Federal service or payment obligation waived.
- Must not have an outstanding contractual obligation for health professional service to the Federal Government (e.g. an active military obligation, SLRP, National Health Service Corps, Nursing Scholarship program).
- Must agree to repay the State for breach of service, if the contract isn't fulfilled. Each health care provider entering into an initial or re-contracting with SLRP agrees to complete a service obligation that runs the length of their contract.

Applications are accepted on a rolling basis & reviewed quarterly. Awards are based upon eligibility, health needs of NH, and availability of funds.

A provider is not allowed loan repayment for any professional service performed prior to the effective date of the contract.

These funds are to be used for educational loan pay down and as such are considered non-taxable income by the Internal Revenue Service.

## **Program Support**

Rural Health, Primary Care, and Oral Health Programs fund and support an array of agencies and initiatives that reduce barriers to healthcare. Among the agencies and initiatives supported with these funds are: community health centers, the J-1 Visa Waiver Program, the State Loan Repayment Program, the identification of medically underserved areas, clinician recruitment and retention efforts, and the Rural Hospital Flexibility Program.

#### Information

For assistance in locating employment opportunities in eligible areas, contact:

#### **NH/VT Recruitment Center**

3 South Street, Concord, NH 03301 (800) 203-0234 Fax: (603) 228-2864 www.nhvtrc.org www.3RNET.org

For information on the State Loan Repayment Program, contact:

## **Rural Health & Primary Care Section**

29 Hazen Drive, Concord, NH 03301 (603) 271-4741 Fax: (603) 271-4506 www.dhhs.state.nh.us

For related information:

NH Hospital Association

www.nhha.org

The National Health Service Corps

Http://bhpr.hrsa.gov/shortage



# **NEW HAMPSHIRE**

Department of Health & Human Services Division of Public Health Services Rural Health & Primary Care Section

# STATE LOAN REPAYMENT PROGRAM

**FOR** 

# HEALTH CARE PROVIDERS

